1	2	3
10.	पैट्रो-रसायन विकास–II	1.00
11.	पैट्रो-रसायन विकास–2 निगम	73.37
12.	आयात पुनर्निमणि	112.05
	1991	
1.	तेल एवं गैस क्षेत्र विकास	—
2.	संरचना विकास	509.50
3.	तमिलनाडु कृषि विकास	6.80
4.	बांध सुरक्षा	9.26
5.	औद्योगिक प्रदूषण नियन्त्रण	14.76
6.	बी० एस० ई० बी० निजी विद्युत उपयोगिताएं	38.06
7.	गैस प्रज्वलन न्यूनीकरण	106.16
8.	तकनीकी शिक्षा-II	19.09
9.	महाराष्ट्र ग्रामीण जल आपूर्ति	7.03
	1992	
1.	बाल उत्तरजीविता एवं सुरक्षित मातृत्व	29.40
2.	महाराष्ट्र बानिकी	6.00
3.	झींगा एवं मत्स्य पालन	4.00
4.	पश्चिम बंगाल बानिकी	2.00
5.	राष्ट्रीय एड्स नियन्त्रण	5.00
6.	राष्ट्रीय राजमार्ग-II	11.00
7.	विद्युत उपयोगिताएं दक्षता	14.02
8.	महाराष्ट्र विद्युत	31.66

Accumulated Domestic Loans

102. SMT. KAMLA SINHA: Will the Minister of FINANCE be pleased to state:

(a) what is the accumulated debt recovery position in respect of domestic loans at the beginning of 1992 and what is the percentage of recovery by the banks at the end of 1992;

(b) what is the estimated amount of bad and doubtful debts at the end of 1992 as against the outstanding loans;

(c) what are the reasons for the unsatisfactory recovery of debts;

(d) whether in view of the experience gained, Government propose to give more legal powers to the bankers to recover the debts; and

(e) if so, what is the decision, if any, taken by Government in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) to (c) The banks provide loans to credit worthy borrowers for taking up economically viable activity. The banks also provide consumption loans although to

a very limited extent, to credit worthy borrowers who have other sources of income for repaying loans. The loans are sanctioned by banks after the credit worthyness of the borrower has been ascertained. However, in the operations of the accounts certain debts are likely to go bad for various reasons creating thereby overdues.

The outstanding advances and overdues in respect of public sector banks as on March 1990, March 1991 and September 1991 (latest available) as reported by Reserve Bank of India, is given below:

[Rs. in crores]

As on	Outstandings	Over dues	Peacentage of over dues to outstandins
March 1990 . . .	85497	13675	16.00
March 1991 . . .	110802	17320	15.54
September 1991 . . .	102480	17967	17.53

Various steps have been taken by RBI to reduce the amount of overdues and also to improve the recovery performance of the commercial banks in respect of their advances to various sectors. Some of the important steps are as follows:

1. Banks have been impressed upon to institute a viable recovery system with a view to help recycling the scarce resources of the Banks to the needy and productive sectors of the economy on the one hand, and to improve the profitability and viability of the lending banks, on the other.

2. The Chief Executives of the banks have been advised to pay their personal attention to the monitoring of large advances.

3. Introduction of a comprehensive and uniform grading system to indicate the health of individual advances for the purpose of their effective monitoring and follow up.

4. To keep a watch on the recovery of top sticky accounts.

5. Taking corrective action where advances are found to have become sticky.

(d) and (e) The banks recover their dues as per measures available in the normal level course such as filing of suits compromises etc, and there is no proposal to give more legal powers directly to banks in this regard.

Missing Currency Notes

103. SHRIMATI KAMLA SINHA:
DR. BAPU KALDATE:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that some times in January, 1993 the Reserve Bank of India in Bombay and its Centres in Calcutta and Nagpur complained about the missing currency notes of Rs. 100 denomination from the packets supplied to them by the Currency Note Press, Nasik;

(b) if so, what are the details thereof;

(c) what is the outcome of the inquiry conducted by Government to the missing currency notes from the packets and lapses in the security system at the press; and

(d) what action has been taken by Government in the matter?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE AND MINISTER OF STATE IN THE MINISTRY OF PARLIAMENTARY AFFAIRS (DR. ABRAR AHMED): (a) Three such complaints were received in November-December, 1992, but none in January, 1993.

(b) The details of the three complaints are as under;